

b18  
02/09

United States Bankruptcy Court  
Southern District of California  
Jacob Weinberger U.S. Courthouse  
325 West F Street  
San Diego, CA 92101-6991

Telephone: 619-557-5620  
Website: [www.casb.uscourts.gov](http://www.casb.uscourts.gov)  
Hours: 9:00am–4:00pm Monday–Friday

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years,  
including married, maiden, trade, and address):

**Shane McBride**  
2282 Gill Village Way #1210  
San Diego, CA 92108

Social Security No.: xxx-xx-3833  
*Debtor: No Known Aliases*

Case number: 09-19074-PB7  
Chapter: 7  
Judge Peter W. Bowie

**Shaena McBride**  
2282 Gill Village Way #1210  
San Diego, CA 92108

Social Security No.: xxx-xx-8937  
*Joint Debtor: No Known Aliases*

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 3/15/10

By order of the court:

Barry K. Lander  
Clerk of the Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0974-3  
Case: 09-19074

User: admin  
Form ID: b18

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Total Noticed: 27

Date Rcvd: Mar 15, 2010

The following entities were noticed by first class mail on Mar 17, 2010.

db/jdb +Shane McBride, Shaena McBride, 2282 Gill Village Way #1210, San Diego, CA 92108-5582  
aty +Brian Crozier Whitaker, Lifeline Legal, LLP, 9665 Chesapeake Dr #455, San Diego, CA 92123-1354  
tr +Nancy Wolf, P.O. Box 420448, San Diego, CA 92142-0448  
smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424  
smg Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520, Center Valley, PA 18034-0520  
smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001  
12115277 +Arsenal Credit Union, 8651 Watson Road, Saint Louis, MO 63119-5197  
12115278 +Carole McBride, 1845 Cottonwood Drive, Imperial, MO 63052-1530  
12115280 Chase Auto Finance, PO Box 901078, Fort Worth, TX 76101-2078  
12115281 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
12115282 +Citibank Usa, Attn: Centralized BK, PO Box 20507, Kansas City, MO 64195-0507  
12115283 +Citicards, PO Box 6000, The Lakes, NV 88901-6000  
12115284 +Citifinancial Retail Services, PO Box 140489, Irving, TX 75014-0489  
12140320 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Fort Lowell Road, Suite 200, Tucson, AZ 85712-1083  
12115287 +JC Penny-FL, Customer Service, PO BOX 182122, Columbus, OH 43218-2122  
12115289 +Sallie Mae, 1002 Arthur Dr, Lynn Haven, FL 32444-1683  
12115291 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125)  
12115290 +Us Bank Home Morgage, Att: Bankruptcy Dept, PO Box 5229, Cincinnati, OH 45201-5229  
12115292 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: WFS Financial, PO Box 19657, Irvine, CA 92623)

The following entities were noticed by electronic transmission on Mar 15, 2010.

tr +EDI: QNWOLF.COM Mar 15 2010 19:28:00 Nancy Wolf, P.O. Box 420448, San Diego, CA 92142-0448  
smg EDI: CALTAX.COM Mar 15 2010 19:28:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952  
smg E-mail/Text: ustp.region15@usdoj.gov United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511  
12115279 +EDI: CHASE.COM Mar 15 2010 19:28:00 Chase, Attn: BK Dept, PO Box 15298, Wilmington, DE 19850-5298  
12115281 +EDI: CITICORP.COM Mar 15 2010 19:28:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
12115282 +EDI: CITICORP.COM Mar 15 2010 19:28:00 Citibank Usa, Attn: Centralized BK, PO Box 20507, Kansas City, MO 64195-0507  
12115283 +EDI: CITICORP.COM Mar 15 2010 19:28:00 Citicards, PO Box 6000, The Lakes, NV 88901-6000  
12115285 +EDI: DISCOVER.COM Mar 15 2010 19:28:00 Discover Fin Svcs Llc, PO Box 15316, Wilmington, DE 19850-5316  
12140320 +EDI: BASSASSOC.COM Mar 15 2010 19:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Fort Lowell Road, Suite 200, Tucson, AZ 85712-1083  
12115286 +EDI: HFC.COM Mar 15 2010 19:28:00 Hsbc Bank, Attn: BK, PO Box 5253, Carol Stream, IL 60197-5253  
12115288 +EDI: CBSKOHLS.COM Mar 15 2010 19:28:00 Kohls, Attn: Recovery, PO Box 3120, Milwaukee, WI 53201-3120  
12129116 EDI: RECOVERYCORP.COM Mar 15 2010 19:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
12115291 EDI: USBANKARS.COM Mar 15 2010 19:28:00 Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125  
12115290 +EDI: USBANKARS.COM Mar 15 2010 19:28:00 Us Bank Home Morgage, Att: Bankruptcy Dept, PO Box 5229, Cincinnati, OH 45201-5229

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520, Center Valley, PA 18034-0520  
ust\* United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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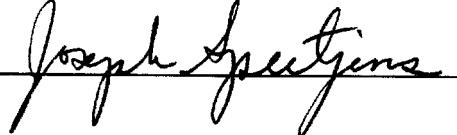
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2010

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.